

# Exhibit K



May 19, 2016

Ditech Financial LLC  
P.O. Box 6172  
Rapid City, SD 57709-6172  
(800) 643-0202  
Fax: (866) 870-9919  
HAMPDisputes@ditech.com

TRACI ST CLAIRE  
[REDACTED]

RE: Ditech Financial LLC ("Ditech")  
Account Number: [REDACTED]  
Case Reference #: 10926

Dear Traci St Claire:

Ditech Financial LLC ("Ditech") has completed a review of the above-referenced inquiry or dispute case number. Ditech has determined the following:

The account is current and, based on the documentation you provided, you are able to pay your current mortgage.

Based on your correspondence that states you did not receive a Recast letter. A review of your loan does not support this claim. On 03/30/2016, Ditech mailed a Recast letter, which advised, "Ditech will apply a \$5,000.00 principal reduction payment as part of the year six pay for performance incentive under HAMP. In addition to the principal reduction incentive, Ditech is offering you a onetime offer to re-amortize or "recast" your unpaid principal balance (excluding deferred principal) over the remaining term of the loan at no cost to you." According to the document, if you wish to be considered for the recast option, you must sign and return the offer by 05/04/2016, to start the process. Additionally, with the recast, the total interest paid over the life of the loan will be \$71,831.34. The total interest was based on an estimated unpaid principal balance of \$114,837.67 over the remaining terms of 255 months and an interest rate of 5.00%. Ditech has reviewed the interest calculation again and has determined that the interest was calculated correctly.

On 04/20/2016, you sent a letter stating, "I've included the signed notice but be advised my signature in no way means that I agree to paying any more interest on my loan or that I agree to any other changes to my loan other than the principal, interest reduction and the recast itself." The term of the recast offer is non-negotiable. Therefore, Ditech did not apply the terms of the recast offer.

Based on your correspondence request to provide a Private Mortgage Insurance (PMI) termination removal date. On 04/07/2016, Ditech mailed you a letter, which advised, in order to cancel your PMI you have to provide us with:

- a) evidence that the value of the property securing the mortgage has not declined below the original value of the property. In order to provide such evidence, you will need to complete an Authorization for Appraisal/BPO, which we will provide upon request; and
- b) certification that your equity in the property securing the mortgage is unencumbered by a subordinate lien.


Ditech must validate that the Loan to Value of the subject property is below 80%, in order to move forward with the deletion of the PMI. Please submit a written authorization for Ditech to order an appraisal in your behalf, which will be charged to your account.

Enclosed is a copy of these letters for your review. We believe this resolved all concerns that you have expressed to Ditech. If you have any additional questions, you may contact your assigned Single Point of Contact Shareda H. at 1-800-643-0202, extension 85145.

If you have any additional questions, please call us toll-free at (800) 643-0202, Monday - Friday, 7:00 a.m. to 8:00 p.m. CT, and Saturday 7:00 a.m. to 1:00 p.m. CT; Ditech has designated the following address where mortgage loan customers must send any Qualified Written Request, Notice of Error or Request for Information: P.O. Box 6176, Rapid City, SD 57709-6176.

Respectfully,

Ditech

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This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.